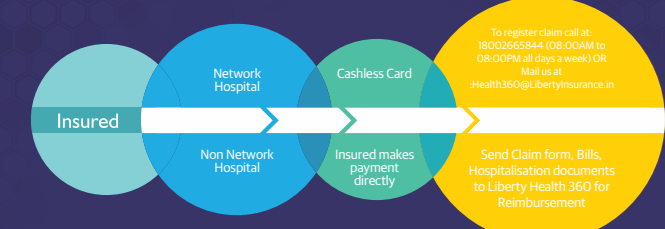


## CLAIMS PROCESS



## TERMS & CONDITIONS

- Disclaimer:** The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our web site.
- Liability of the Company** does not commence until the Company has accepted the proposal and full premium has been paid.
- Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Safeguarding against the financial impact of health hazards.

**Liberty**  
**Health Connect Policy**

Registered & Corporate Office: Liberty General Insurance Ltd., Unit 1501 & 1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013, India.  
\*Liberty Mutual Insurance Group includes insurance companies with operations in countries across 5 continents.

Email: care@libertyinsurance.in | www.libertyinsurance.in

#Bharose ka vaada!

Liberty brings to you Liberty Health Connect Policy that offers a host of covers to take care of your hospitalisation medical expenses during healthcare needs.

It is a broad cover for medical treatment of illness and accidents requiring in-patient hospitalisation.

## FEATURES

- Restoration of Sum Insured:** In case of exhaustion of Sum Insured, be worry-free, as our Policy offers restoration of Sum Insured to take care of all your future claims (coverage as per the plan chosen).
- Assured Renewal for Life:** There is no age restriction on renewal.
- Attractive Renewal Benefits:** We reward you with cashless health check-up after 2 years of continuous policy renewal with Us irrespective of the claims made under the Policy.
- No room rent capping:** Get the best room category in your city and hospital with no room capping in any of the plans.
- No Sub-limits:** Get the best treatment without worrying on room caps and sub-limits.
- No Co-Pay:** Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical expenses by way of a 'Co-Pay'.
- Second Opinion:** Get a second opinion absolutely free from our expert panel of doctors.
- Unique Loyalty Perk benefits / Discount on Renewal premium:** Avail auto increase in Sum Insured by 10% for every claim free year on the Basic Sum Insured up to a maximum of 100% of the Basic Sum Insured OR Option to opt for discount in renewal premium for every claim free year.
- Pre-Policy Medical Check-up:** 50% cost of Pre-Policy Medical Check-up borne by us for all accepted cases of age more than 55 years.
- Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961 on the premium you pay towards your Liberty Health Connect Policy.
- Cashless Facility:** Avail Cashless facility from over 6100+ Hospitals and leave the rest to us.
- Flexi Policy Term:** Option to choose policy term of 1, 2 and 3 years.
- Free Look Period:** After purchasing the Policy, in case you find it unsuitable to your needs, you can, within a free look period of 30 days, request for cancellation of the Policy. You will be refunded the premium paid after adjusting any medical check-up, stamp duty and proportionate premium risk charges.

## BENEFITS OFFERED

- In-patient Treatment:** Covers minimum 24 hours hospitalisation expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses.
- Day Care Procedures:** Pays for medical expenses for 140 listed day care procedures which do not require 24 hours of Hospitalisation due to technological advancement.
- Pre-Hospitalization:** Pays for medical expenses incurred immediately before the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- Post-Hospitalization:** Pays for medical expenses incurred immediately after the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- Domiciliary Hospitalisation Treatment:** Pays for expenses incurred for the medical treatment taken at home due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital.
- Hospital Daily Cash Allowance:** Pays a cash amount on per day basis, as mentioned in the Schedule of Benefits, for Hospitalisation max up to 10th day of continuous Hospitalisation.
- Emergency Local Road Ambulance Charges:** Pays for expenses incurred for transferring the Insured Person to the nearest Hospital up to the amount mentioned in the Schedule of Benefits.
- Organ Donor Expenses:** Pays for medical expenses, up to Basic Sum Insured, for an organ donor's treatment in the event of organ transplantation.
- Recovery Benefit:** Pays a lump-sum amount in case of Hospitalisation for more than 10 days as mentioned in the Schedule of Benefits.
- Nursing Allowance:** Pays an allowance on daily basis, as mentioned in the Schedule of Benefits, up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence.
- Extended Policy Tenure:** In case you are going out of the country for a period of more than 15 days continuously and/or maximum up to 180 days, then you may extend your Policy for the number of days you are out of the country.

LIBERTY HEALTH CONNECT POLICY FEATURES	
Age Group	Minimum Age at Entry (Adult) - 18 Years
	Maximum Age at Entry (Adult) - 65 Years
	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Renewal	Lifelong
Tenure	1/2/3 Years
Option	Individual Sum Insured basis and Family Floater Sum Insured basis.
Grace Period	Option to renew your policy within a period of 30 days after policy end date with all continuity benefits.
Relationship Covered	Individual Sum Insured basis: Self, Spouse, Dependent Children, Parents, Parents-in-law can be covered in single proposal.
	Family Floater: Minimum 2 Adults can be covered.
Pre Policy Medical Check Up	Applicable to all Individuals above 55 years of age.
Discount and Loadings	<p><b>Family Discount:</b> 10% discount if more than 2 family members are covered on Individual Sum Insured basis.</p> <p><b>Multi Year Policy Discount:</b> A discount of 7.5% and 10% will be given on selection of 2 year or 3 year tenure policies respectively subject to in receipt of the applicable premium in advance as single premium.</p> <p><b>Direct Policy Purchase Discount:</b> 10% discount will be given if you are purchasing this Policy through Our Website.</p> <p><b>Complete Insurance Package Discount:</b> Avail discount of 1% per active policy maximum up to 4%, with Liberty's Motor Insurance Policy, Critical Connect Policy, Individual Personal Accident Policy &amp; Health Connect Supra Policy.</p> <p><b>Medical Loading:</b> Proposals where the health status is adverse as indicated in the proposal form or as evident from the Pre Policy Medical Check ups, may be accepted at the sole discretion of the Company with an increased risk rating not exceeding 200% of normal slab premium per person.</p> <p><b>Discount in Renewal premium:</b> Option to opt for 2.25% discount in renewal premium for every claim free year in the lieu of sum insured enhancement.</p>
Portability	Transfer to Liberty Health Connect Individual Policy at the time of health renewal in terms of the applicable portability norms governing such renewals and the same would be renewed in accordance with the company's underwriting norms.
Cancellation Terms	You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on prorata basis for unexpired policy period.

Policy Coverage									
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
1	Hospitalisation Expenses	Minimum 24 Hrs hospitalisation as an in-patient	✓	✓	✓	✓	✓		
a	In-Patient Treatment Expenses	Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to technological advancement	✓	✓	✓	✓	✓		
b	Day Care Treatment	Medical expenses incurred prior to the covered Hospitalization	30 days	60 days	60 days	60 days	90 days		
2	Pre-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization	60 days	90 days	90 days	90 days	SI upto 10 L; 120 days SI above 10L; 180 days SI above 20L; Rs. 4,000/day		
3	Post-hospitalisation Expenses	Home hospitalization due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital	10% of SI	10% of SI	10% of SI	10% of SI	SI upto 10L; 10% of SI above 10L; 20% of SI		
4	Domiciliary Hospitalisation Treatment	Daily cash per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable	Rs.500/day	Rs.500/day	Rs.1,000/day	Rs.1,000/day	SI upto 20L; Rs. 2,000/day SI above 20L; Rs. 4,000/day		
5	Hospital daily Cash Allowance	Ambulance expenses incurred while transfer the Insured Person to the nearest Hospital (over hospitalization/included within the basic SI)	Up to 1 Lakh	Up to Basic SI	Up to Basic SI	Up to Basic SI	Up to Basic SI		
6	Organ Donor Expenses	'Second Medical Opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓	✓	✓		
8	Second Medical Opinion	A lump-sum of Rs. 10, 000 in case of hospitalization for more than 10 days	NA	NA	NA	✓	✓		
9	Recovery Benefit	Payment of Rs.500 as daily allowance up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence	NA	NA	NA	✓	✓		
10	Nursing Allowance	100% restoration of basic SI on occurrence of another unrelated event	✓	NA	✓	✓	✓		
11	Restoration of Basic Sum Insured (Injury and Sickness hospitalization both)	AYUSH treatment taken as in-patient in a Ayush hospital is payable up to Basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI		
12	AYUSH Treatment								

Policy Coverage									
Optional Coverage									
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
1	Zero deduct cover	Now get your Non-medical expenses fully paid up to Basic SI without any deduction	✓	✓	✓	✓	✓		
2	Vector Borne Disease Benefit	Get a lump sum amount of INR 5,000/member once in a year & up to INR 10,000 family floater policy towards treatment of "listed Vector borne diseases diagnosed within the Policy period	✓	✓	✓	✓	✓		
3	Super Booster	Get 40% auto increase in Sum Insured for every claim free year up to max. of 150% of Basic SI. With this Booster the Total Cumulative Bonus earned for a single Claim free year is 50% of Basic SI	✓	✓	✓	✓	✓		
4	EMI Protector Benefit	Worry free about your EMI's when any of your family member covered in the policy suffering from "listed Terminal Illness and/or when on end of life care treatment. In case of multiple loans of a single member or multiple members of a family insured under the policy having Loans the sum of all EMI amount will be payable up to selected no. of EMI's and/or outstanding Number of EMI's and/or Actual outstanding loan amount whichever is lesser. Waiting period of 90 days from inception of this Policy will be applicable. The cover will get ceased once the claim is accepted and paid. You may still renew the Policy with this cover excluding the claimed member	NA	NA	2 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser		
5	PED Protector	Reduce the Long Waiting period applicable for Diabetes & Hypertension and its consequences to 2 / 1 Policy year. Entry age 10 years and below can opt for this Optional cover	NA	NA	2 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser		
6	Global Cover	Covers in-patient Hospitalization up to 24 of Basic SI for an injury arising due to Accidental event of a Common carrier in which the Insured is travelling as a fare paying passenger provided the accidental event > 150 kms away from the residential address as mentioned in the Policy Schedule. The service will be offered on cashless mode	NA	NA	NA	NA	✓		
7	Domestic Travel Plus	By opting this cover, Restored Sum Insured under Restoration cover can be utilised for same illness.	✓	NA	✓	✓	✓		
8	Reload of Sum Insured	Get equivalent % of Discount as you opt Co-pay per claim: 5%, 10%, 20%	✓	✓	✓	✓	✓		
9	Co-Pay	Get Discount on premium by selecting limit up to 50% of SI for 12 "listed Modern treatments.	✓	✓	✓	✓	✓		
10	Modern Surgeries limit	Opt Room rent limit of 1% of Basic SI or maximum up to INR 5000/day and get discount on premium & ICU/ICU limit of 2% of Basic SI or maximum upto INR 7500/day	✓	✓	✓	✓	✓		
11	Room Rent limit								

Policy Coverage									
Optional Coverage									
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
12	Cataract Capping discount	Cataract per eye limit per year 3L to 4L; SI -25K per person; 2% discount 4L to 7.5L; SI -50K per person; 2% discount 7.5L and above SI -40K per person; 3% discount	✓	✓	✓	✓	✓		
13	Complete Insurance Package Discount	Avail discount of 1% per active policy with Liberty's Motor Insurance Policy, Critical Connect policy, Individual Personal Accident Policy & Health Connect Supra Policy	✓	✓	✓	✓	✓		
14	5% discount for Female Proposer	Avail discount of 5% for Female proposer	✓	✓	✓	✓	✓		
15	Direct /Employee Discount	Direct discount of 10% if policy purchased from Company's web portal or if an Insured is an employee of the Company	✓	✓	✓	✓	✓		
16	Premium Payment	Annual/ Half-yearly/ Quarterly/ Monthly	✓	✓	✓	✓	✓		
17	Extended Policy Tenure	Extended policy tenure when out of country for a continuous period of more than 15 days	✓	✓	✓	✓	✓		

Policy Coverage									
Renewal Feature									
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
1	Renewal Health Check Up	Free Health check up after a block of 2 Renewals with Us irrespective of Claims History/Supreme Plus Plan Health Check up on cashless basis on Policy renewal with Us (irrespective of Claims History)	✓	✓	✓	✓	✓		
2	Loyalty Perk/ Renewal Premium discount Option	Option to choose Auto increase in Sum Insured by 10% on basic sum insured for every claim free year up to max. of 100% or 2.25% Renewal Premium discount for every claim free year	✓	✓	✓	✓	✓		
3	Basic Sum Insured Enhancement/Change in Plan	Enhancement in Sum Insured/ Change in Plan can be done at renewal of the policy subject to approval by the Company	✓	✓	✓	✓	✓		

Policy Coverage									
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
1	30 days Exclusion	Yes	✓	✓	✓	✓	✓		
2	12 months Exclusion	Yes	✓	✓	✓	✓	✓		
3	24 months Exclusion	Yes	✓	✓	✓	✓	✓		
4	Pre-existing Diseases Waiting Period	Policy will cover the Pre-existing diseases after a waiting period of	36 months	36 months	36 months	24 months	24 months		

## EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury
- 12/24/36 months waiting period for specific diseases
- As per the Policy Plan chosen, Pre-existing diseases will be covered after 24/36 months of the continuous Policy coverage
- Intentionally self-inflicted Injury or illness
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind

For a complete list of exclusions, kindly refer our policy wordings available on our website [www.libertyinsurance.in](http://www.libertyinsurance.in)

Individual Plan : Annual Premium Plan excluding GST

E-CONNECT

	Sum Insured	3,00,000	4,00,000	5,00,000	7,50,000
91 days - 25 Years	4,501	4,647		6,905	
26 Years - 35 Years	6,681	7,088	8,684	10,004	
36 Years - 40 Years	6,914	7,353	8,984	11,724	
41 Years - 45 Years	9,275	9,970	12,000	15,097	
46 Years - 50 Years	13,276	13,615	18,866	19,065	
51 Years - 55 Years	16,523	17,864	20,740	24,321	
56 Years - 60 Years	17,231	18,122	20,990	24,256	
61 Years - 65 Years	27,797	28,888	30,020	31,752	
66 Years - 70 Years	40,904	42,948	44,403	46,785	
71 Years - 75 Years	55,757	58,686	60,458	63,476	
>76	74,593	81,594	83,843	85,938	

BASIC

	Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days - 25 Years	4,345	4,753	5,111	6,423	6,737	7,599	8,568	
26 Years - 35 Years	6,356	7,101	7,866	9,582	9,988	11,106	12,323	
36 Years - 40 Years	6,565	7,364	8,167	9,917	11,660	12,800	14,034	
41 Years - 45 Years	8,768	9,908	11,107	13,907	15,163	16,605	18,151	
46 Years - 50 Years	12,050	13,530	14,977	17,422	18,961	20,947	22,567	
51 Years - 55 Years	14,281	16,063	18,762	21,762	23,406	25,814	27,802	
56 Years - 60 Years	14,808	16,780	18,798	21,754	23,267	25,518	27,428	
61 Years - 65 Years	22,880	26,613	29,935	31,081	32,653	33,440	35,779	
66 Years - 70 Years	30,570	39,274	44,942	46,424	48,670	49,794	53,415	
71 Years - 75 Years	40,071	53,570	61,409	63,223	66,129	67,584	72,435	
>76	47,369	65,651	75,336	77,418	80,855	82,575	88,464	

ELITE

	Sum Insured	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days - 25 Years	5,579	5,751	7,129	7,441	8,377	9,391	12,381	
26 Years - 35 Years	8,259	8,748	10,567	10,968	12,179	13,444	17,598	
36 Years - 40 Years	8,557	9,087	10,946	12,637	13,877	15,156	19,420	
41 Years - 45 Years	11,458	12,299	14,648	16,444	18,013	19,610	25,196	
46 Years - 50 Years	15,983	16,376	18,996	20,496	22,654	24,313	29,143	
51 Years - 55 Years	19,972	21,591	24,974	26,362	29,097	30,918	37,482	
56 Years - 60 Years	21,559	22,668	26,172	27,397	30,072	31,784	38,929	
61 Years - 65 Years	34,527	35,877	37,190	38,434	39,369	41,421	51,207	
66 Years - 70 Years	51,912	54,462	56,181	57,847	59,180	62,324	78,706	
71 Years - 75 Years	70,740	74,398	76,519	78,596	80,322	84,511	1,07,153	
>76	94,575	1,03,391	1,06,111	1,06,470	1,08,736	1,11,721	1,42,016	

SUPREME

	Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days - 25 Years	5,707	6,022	6,185	7,598	7,922	8,894	9,943	13,042	
26 Years - 35 Years	8,159	8,798	9,294	11,164	11,577	12,833	14,143	18,447	
36 Years - 40 Years	8,417	9,107	9,645	11,555	13,260	14,545	15,870	20,290	
41 Years - 45 Years	11,105	12,113	12,974	15,393	17,208	18,833	20,486	26,274	
46 Years - 50 Years	15,643	16,770	17,156	19,857	21,382	23,620	25,338	30,342	
51 Years - 55 Years	19,885	20,920	22,578	26,066	27,472	30,308	32,188	38,992	
56 Years - 60 Years	21,285	22,532	23,667	27,284	28,528	31,297	33,070	40,474	
61 Years - 65 Years	33,177	35,930	37,309	38,656	39,941	40,910	43,033	53,176	
66 Years - 70 Years	45,603	54,029	56,652	58,421	60,143	61,527	64,781	81,758	
71 Years - 75 Years	59,637	73,542	77,316	79,498	81,648	83,437	87,773	1,11,239	
>76	79,329	98,266	1,07,390	1,10,198	1,10,558	1,12,908	1,15,992	1,47,389	

	Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
91 days - 25 Years	7,746	8,971	9,799	13,777	15,282	22,972	24,798	
26 Years - 35 Years	11,915	13,842	15,191	19,537	24,301	37,039	40,154	
36 Years - 40 Years	14,671	17,797	19,537	25,040	28,604	46,205	47,863	
41 Years - 45 Years	16,802	19,712	21,347	27,297	30,889	47,172	48,535	
46 Years - 50 Years	20,687	24,588	26,583	31,327	36,213	47,011	49,154	
51 Years - 55 Years	27,438	32,191	32,781	41,291	46,046	59,936	62,722	
56 Years - 60 Years	31,507	36,177	39,072	45,646	53,147	69,452	72,750	
61 Years - 65 Years	44,732	48,275	51,488	63,977	76,503	1,05,097	1,15,631	
66 Years - 70 Years	61,970	66,256	70,932	89,381	1,07,283	1,47,947	1,63,001	
71 Years - 75 Years	85,548	87,552	93,558	1,18,771	1,42,702	1,96,905	2,17,031	
>76	1,11,385	1,14,575	1,22,226	1,55,573	1,87,110	2,58,394	2,84,916	

\*Floater Discount Logic-Family Floater Discount of 20% on addition of 1 member and maximum of 25% on addition of more than 2 members.

	GLOBAL COVER	INDIVIDUAL									
	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
Age of oldest member	237	266	294	343	362	417	468	651	861	2,034	2,357
91 days - 25 Years	422	474	525	611	646	743	835	1,162	1,535	3,629	4,204
26 Years - 35 Years	545	612	677	788	833	959	1,077	1,498	1,980	4,680	5,422
36 Years - 40 Years	597	682	784	937	991	1,104	1,177	1,444	1,682	3,090	3,178
41 Years - 45 Years	770	880	1,011	1,209	1,227	1,425	1,520	1,864	2,171	3,988	4,103
46 Years - 50 Years	956	1,093	1,256	1,502	1,524	1,769	1,887	2,314	2,696	4,953	5,095
51 Years - 60 Years	2,960	3,385	3,888	4,648	4,717	5,477	5,842	7,164	8,346	14,310	14,720
61 Years - 65 Years	4,836	5,568	6,396	7,761	7,955	9,536	10,844	13,089	15,087	26,596	28,087
66 Years - 70 Years	6,382	8,312	9,525	9,988	10,243	10,499	11,264	14,312	17,214	31,899	35,100
71 Years - 75 Years	8,199	10,679	12,237	12,832	13,260	13,488	14,471	18,387	22,193	40,841	45,095
>76	10,443	13,603	15,587	16,344	16,762	17,180	18,433	23,420	28,268	52,020	57,438

	GLOBAL COVER	1A-1C									
	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
Age of oldest member	339	381	421	490	519	597	670	932	1,232	2,913	3,374
91 days - 25 Years	526	591	654	761	805	926	1,040	1,447	1,912	4,521	5,237
26 Years - 35 Years	666	748	828	964	1,019	1,173	1,317	1,832	2,422	5,725	6,632
36 Years - 40 Years	676	773	888	1,061	1,077	1,250	1,334	1,636	1,905	3,500	3,601
41 Years - 45 Years	844	965	1,108	1,325	1,345	1,561	1,665	2,042	2,380	4,371	4,496
46 Years - 50 Years	994	1,137	1,305	1,561	1,584	1,839	1,962	2,406	2,803	5,148	5,296
51 Years - 55 Years	2,991	3,420	3,929	4,697	4,766	5,534	5,903	7,239	8,434	14,460	14,875
56 Years - 60 Years	4,899	6,380	7,311	7,666	7,862	8,058	8,646	10,985	13,259	24,400	26,941
61 Years - 65 Years	6,465	8,421	9,649	10,118	10,376	10,635	11,411	14,498	17,499	32,202	35,557
66 Years - 70 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
71 Years - 75 Years	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

	GLOBAL COVER	1A-2C									
	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
Age of oldest member	490	551	610	709	750	863	969	1,349	1,782	4,214	4,882
91 days - 25 Years	719	807	893	1,040	1,099	1,265	1,420	1,976	2,612	6,175	7,153
26 Years - 35 Years	896	1,007	1,114	1,296	1,371	1,577	1,771	2,464	3,257	7,700	8,920
36 Years - 40 Years	872	997	1,145	1,369	1,389	1,613	1,721	2,110	2,458	4,516	4,645
41 Years - 45 Years	1,066	1,219	1,400	1,674	1,699	1,973	2,104	2,580	3,006	5,522	5,681
46 Years - 50 Years	1,210	1,383	1,589	1,900	1,928	2,238	2,388	2,928	3,411	6,267	6,446
51 Years - 55 Years	3,549	4,058	4,661	5,572	5,655	6,566	7,004	8,589	10,007	17,157	17,649
56 Years - 60 Years	5,302	6,906	7,913	8,298	8,510	8,722	9,358	11,890	14,351	26,409	29,160
61 Years - 65 Years	6,504	8,472	9,708	10,179	10,439	10,699	11,480	14,586	17,605	32,398	35,773
66 Years - 70 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
71 Years - 75 Years	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER	1A-3C										
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
91 days - 25 Years	631	708	784	912	965	1,110	1,247	1,734	2,292	5,419	6,277
26 Years - 35 Years	898	1,008	1,116	1,298	1,371	1,580	1,774	2,468	3,262	7,712	8,934
36 Years - 40 Years	1,111	1,248	1,381	1,607	1,699	1,955	2,195	3,054	4,037	9,543	11,055
41 Years - 45 Years	1,056	1,207	1,386	1,657	1,682	1,953	2,083	2,555	2,976	5,467	5,624
46 Years - 50 Years	1,275	1,458	1,675	2,002	2,032	2,360	2,517	3,087	3,596	6,606	6,795
51 Years - 55 Years	1,414	1,616	1,857	2,220	2,253	2,616	2,790	3,421	3,986	7,322	7,532
56 Years - 60 Years	4,078	4,662	5,355	6,402	6,497	7,544	8,047	9,868	11,497	19,711	20,277
61 Years - 65 Years	5,339	7,735	8,863	9,294	9,532	9,769	10,482	13,117	16,074	29,581	32,662
66 Years - 70 Years	7,050	9,183	10,523	11,034	11,396	12,444	15,881	19,084	23,518	35,170	38,852
71 Years - 75 Years	8,367	10,899	12,488	13,055	13,430	13,764	14,769	18,764	22,648	41,679	46,020
>76	10,579	13,779	15,990	16,565	16,880	17,403	18,622	23,724	28,635	52,696	58,185